

# DISCOVER YOUR NEXT JOURNEY

YOUR LEASE END GUIDE



2024 XT5



SCAN FOR LEASE END INFO

## CHOOSE CONFIDENTLY

Thank you for being a Cadillac Financial customer. With your lease scheduled to end soon, we want to ensure you understand your options. No matter your decision, here's how you can keep moving forward:

#### **OPTION 1: RETURN YOUR LEASE**

Bring the vehicle to your Cadillac dealership by the termination date in your agreement.

- Schedule a pre-return inspection to identify potential excess wear.
- Remove anything that may have your name, address or financial information.
- Arrange a return date with your dealership. Sign the Check-in Receipt at the dealership and Odometer Statement, located in the Document Center on <u>cadillacfinancial.com</u> under the Resources tab. Keep a copy for your records.
- Be on the lookout for a Lease-End Liability Invoice 30-45 days after vehicle turn-in. It will include amounts still due on the account and is different than the final billing statement.

#### OPTION 2: LEASE OR FINANCE NEW

Ready for a new vehicle? Return your lease and start enjoying the latest Cadillac has to offer with an upgrade.<sup>1</sup>

- Not sure if you want to lease again or finance?
   Explore which option is right for you at cadillacfinancial.com/options.
- Check out offers and even apply to prequalify for financing with no impact to your credit at cadillacfinancial.com/offers.



SCAN FOR LEASE OR FINANCE OPTIONS

• Follow the steps in Option 1 to turn in your vehicle.

#### **OPTION 3: PURCHASE YOUR VEHICLE**

Good news: You can purchase your Cadillac at any point during your lease. You can request a purchase quote on your MyAccount dashboard, which is valid for 10 days. Know that Cadillac Financial doesn't process lease purchases through non-GM dealerships.

Contact your dealer to discuss lease-end options.

<sup>1</sup>If you buy or lease a new GM vehicle, your disposition fee of up to \$595 may be waived. See Section 4 of your lease agreement for details.





## GET INSPECTED

#### PRE-RETURN INSPECTION

Prepare yourself by scheduling a pre-return inspection approximately two-four months before lease end. You'll get a report on wear and discover how it may affect amounts owed at turn-in. You can schedule the inspection at your preferred dealership, home or work by visiting <a href="AutoVINLive.com"><u>AutoVINLive.com</u></a>. You will need your VIN and account number to start the process.

#### REPAIRS AND MAINTENANCE

Before turning in your vehicle, you may choose to make repairs related to excess wear and outstanding recalls. Once your repairs are completed and before turning in your vehicle, email or fax all repair receipts to us so a credit can be applied to your account. If you elect not to make necessary repairs, outstanding charges will be billed to your account as part of the Lease-End Liability Invoice.

#### SEND REPAIR RECEIPTS TO:

Email: VehicleRepairReceipts@cadillacfinancial.com

Fax: 1-877-301-3763

## IDENTIFYING EXCESS WEAR

Every vehicle experiences a few bumps along the way, and some wear is considered normal. Knowing what constitutes "excess" can help your lease end go smoother.

#### **EXTERIOR**



4 or more dings per panel

### INTERIOR



Permanent stains



1 dent (more than 4") or 1 scratch (equal to or more than 6") per panel



Upholstery holes more than 1/8"



Cracked glass (equal to or more than 1/2" in diameter) or spider cracks



Tears more than 1/2"

#### WHEELS & TIRES



- Tires not of the same size and specifications as the original equipment (equal speed rating and, if applicable, self-seal or run-flat)
- Mismatched tires
- O Wheels with scratches or gouges more than 3"
- O Tire tread under 4/32"\*

#### **MISCELLANEOUS**



- Cracked headlights
- Mechanical defects
- $^{\circ}$   $\,$  Missing equipment, including keys and key fobs
- Instrument panel warning lights or messages illuminated

<sup>\*</sup>Michelin Premier LTX tires with tread under 2/32" is considered excess wear.

#### DISCOVER A SEAMLESS RETURN

Hold this wear card against your vehicle to measure dings, dents, scratches or tears. It can also be inserted into your tire tread to measure depth. Click here for a printable version of the Wear Card.



For questions or more information, visit mylease.cadillacfinancial.com

WEAR CARD

CADILLAC

# Normal wear conditions include:

- Fewer than 4 dings per panel less than 2"
  - 1dent less than 4" or 1 scratch less than 6" per panel
- Interior cuts and tears smaller than 1/2" Wheel scratches and gouges less than 3"

bottom edge of card into tire tread, the yellow color indicator should not be visible. Please see your Lease End Guide for additional important tire information.

4/32" from the lowest point. When inserting

Removable stains and minor carpet wear For most tires, tire tread depth of at least

4/32" tire tread depth \$

# YOUR RETURN CHECKLIST

Us	e this checklist to ensure your turn-	-in process is fast and s	imple:
	Schedule your complimentary pre-inspection appointment prior to the lease-end date.		
	Schedule a turn-in appointment w	vith your Cadillac dealer	r.
set	ear all personal data from the vel ttings. For complete instructions, a amples include:	•	•
	$\square$ Garage door codes	$\square$ App or other login i	nformation
	$\square$ Saved phone numbers	$\square$ Saved addresses	
Cle	ean your vehicle inside and out. Doi	n't forget your persona	l items, such as:
	<ul><li>☐ Sunglasses</li><li>☐ Phone chargers</li><li>☐ Memory cards and USB driv</li></ul>	☐ Garage door o ☐ Tollway tags ves ☐ Parking passes	
Ma	ake sure all original equipment is pr	esent. This includes:	
	$\square$ Keys and key fobs	Owner's Manual	
AII	other accessories included in the I  EV power-charging cables  Luggage crossbars  Floor mats  Cargo covers	lease package, which m  Entertainment syst All seats Toolkits Spare tires	
	Request to sign the Check-in Receipt and Odometer Statement at the dealership and keep a copy for your records.		
	Check with your state's driver lice registration office to determine if license plate return at lease end.	•	SCAN FOR ODOMETER
Ш	Cancel automatic payments.		STATEMENT

## COMMON QUESTIO<u>NS</u>

#### WHERE DO I RETURN MY VEHICLE?

The Cadillac dealership where you leased your vehicle is best qualified to help with the return process, though you can make an appointment at any preferred GM dealership. Return the vehicle by the termination date specified in your lease agreement and follow the steps outlined in this guide for a smooth process.

# WHAT CHARGES CAN I EXPECT AFTER VEHICLE RETURN?

You will receive a Lease-End Liability Invoice in the mail 30-45 days after your vehicle is returned. It may include amounts still due on the account, excess wear and mileage charges, a disposition fee,¹ and other applicable taxes and charges.² If taxes, citations, tolls or other charges are received after your Lease-End Liability Invoice has been sent, an additional invoice may be issued. For more details, see "Other Terms and Conditions" in your lease agreement.

#### HOW DO I OBTAIN A PURCHASE QUOTE?

You can request a purchase quote on your MyAccount dashboard, valid for 10 days. Also, important lease documents can be found in the Document Center on cadillacfinancial.com under the Resources tab.

# HAVE MORE QUESTIONS? WE HAVE ANSWERS.



SCAN FOR LEASE END FAQ

Disposition fees may be waived if you buy or lease another new GM vehicle or exercise the purchase option of your lease agreement. As stated in your contract, you may be charged a disposition fee of up to \$595. Some states charge sales tax on the disposition fee when it is paid. This flat-rate fee covers the cost of preparing the vehicle for resale.

<sup>2</sup>In addition to sales tax, some localities have property taxes (often called ad valorem tax) that apply to automobiles, purchased and leased. Check your state or city's department of taxation website for details.

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